

SEP 24 2007

Sept 24, 2007

To USPTO Tech Center 3600, 571 - 272 - 3600
571 - 273 - 8300 fax

Art Unit - 3694

Regarding: Application # 10 / 827,021 (filed 04 / 19 / 2004)

Inventors - Richard Devlin Schwarz (Scotch Plains, New Jersey)
- Brad Eric Pines ((Troy, Michigan)

Schwarz-Pines Response to USPTO Non-Final Office Action, dated 8 / 25 / 07

With filing date extended one month to Sept. 25, 2007 via SB / 22 dated and mailed
Certified 07 / 09 / 18 (with \$60 check) to Commissioner for Patents from Rich Schwarz

Response is made under new power of attorney (with revocation for Wilmer Cutler
Pickering Hale and Dorr LLP) to the inventors:

- via SB / 82 dated and mailed certified 09 / 14 / 07 to Commissioner for Patents
from Rich Schwarz
- via SB / 82 dated and mailed certified 09 / 18 / 07 to Commissioner for Patents
from Brad Pines

Section I of response - Overview (8 pages)

Section II of response - Amended Claims (under separate cover)

Section III of response- Responses to 63 items in Detailed Action (under separate cover)

Shahid R. Merchant, Patent Examiner

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Section I - Overview

A - Overview of Basic Differences

The financial system (acronym OPERRA) taught by Schwarz-Pines application (# 10 / 827,0210) is unique and fundamentally different from that described in the Robinson patent (US 6,484,152 B1) and that implied by combining the teachings of Robinson and the Markese article (Ref. "U" (Can You Trust Mutual Fund Rankings?)).

OPERRA process produces an overall score for a holding or security based on past performance; OPERRA does not produce an optimal portfolio as does Robinson. The score produced by OPERRA could be one of the characteristics applied to the stocks by a user (investor) selects attempting arrive at his maximum portfolio in applying the